HOUSE No. 1558

By Mr. Jones of North Reading, petition of Bradley H. Jones, Jr., and others for an investigation by a special commission (including members of the General Court) of the motor vehicle insurance system. Financial Services.

The Commonwealth of Massachusetts

PETITION OF:

Bradley H. Jones, Jr. Susan Williams Gifford Mary S. Rogeness Robert S. Hargraves George N. Peterson, Jr. Daniel K. Webster John A. Lepper Karyn E. Polito Viriato Manuel deMacedo Paul J.P. Loscocco Elizabeth A. Poirier Shirley Gomes Jeffrey Davis. Perry Michael J. Coppola Todd M. Smola Donald F. Humason, Jr. Richard J Ross Susan W. Pope

In the Year Two Thousand and Five.

AN ACT RELATIVE TO STUDYING THE MASSACHUSETTS AUTOMOBILE INSURANCE SYSTEM.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 There is hereby established a special commission to study the
- 2 rules, regulations, operations and laws relating to the system of
- 3 automobile insurance in the commonwealth.
- 4 The commission shall be chaired jointly by the house and
- 5 senate chairpersons of the joint committee on insurance or their
- 6 designees, and shall consist of the following: two members of the
- 7 house of representatives, to be appointed by the speaker of the
- 8 house; one member of the house of representatives, to be
- 9 appointed by the house minority leader; two members of the
- 0 senate to be appointed by the senate president; one member of the
- 11 senate to be appointed by the senate minority leader; the attorney

12 general, or his designee; a member of the Commonwealth Auto-13 mobile Insurers, so called; a member from the Massachusetts 14 Association of Insurance Agents, so called; and a member from 15 the Automobile Insurers Bureau, so called.

The commission shall study the equality and efficiency of the present system of automobile insurance in the commonwealth. Said study shall include, but not be limited to, the following issues: (i) the feasibility of moving the commonwealth from the present automobile insurance system to a competitive system; (ii) the efficiency of the existing Safe Driver Insurance Plan, including, but not limited to, the six-year experience period, so called; the minor at-fault accident threshold, so called; the clean slate rule, so called; and antiquated traffic law violations.

The commission shall submit the results of said study, along with drafts of proposed legislation and a plan for the implementation of any recommendations to the house and senate committees on ways and means, the clerk of the house, the clerk of the senate, and the joint committee on insurance not later than October 31, 30 2006.